

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RONALD L. KELLER, JR.

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Repondents.

Case No.:14-20971 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 26, 2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/14/2014 and confirmed on 5/13/14 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		65,426.12
Less Refunds to Debtor	2,053.12	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>63,373.00</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	2,522.66	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>6,022.66</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	1ST FEDERAL SAVINGS GREENE CTY Acct: 0281	0.00	0.00	0.00	0.00
	PNC BANK NA Acct: 9415	14,544.54	14,544.54	0.00	14,544.54
	PNC BANK NA Acct: 9415	480.16	480.16	0.00	480.16
	QUANTUM3 GROUP LLC AGNT - STERLIN Acct: 1730	205.25	205.25	0.00	205.25
	PNC BANK NA Acct: 3829	4,760.66	4,760.66	1,707.72	6,468.38
	PNC BANK NA Acct: 9482	2,642.27	2,642.27	856.03	3,498.30
					<b>25,196.63</b>

Priority					
	DANIEL R WHITE ESQ Acct:	0.00	0.00	0.00	0.00
	RONALD L. KELLER, JR. Acct:	0.00	0.00	0.00	0.00
	RONALD L. KELLER, JR. Acct:	2,053.12	2,053.12	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	3,500.00	3,500.00	0.00	0.00
	ZEBLEY MEHALOV & WHITE PC Acct:	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 5907	4,313.00	4,313.00	0.00	4,313.00
	PA DEPARTMENT OF REVENUE* Acct: 6457	996.87	996.87	0.00	996.87
	PA DEPARTMENT OF LABOR & INDUSTR Acct: 6457	203.63	203.63	0.00	203.63
	CONNELLVILLE ASD & DUNBAR TWP (E Acct: 5907	162.52	162.52	0.00	162.52
	GRS SERVICES INCORPORATED	616.00	616.00	0.00	616.00

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Priority					
	Acct: 7654				
	RONDA J WINNECOUR PA ID #30399**	529.89	529.89	0.00	529.89
	Acct: XXE/OE				
					<u>6,821.91</u>
Unsecured					
	BEST LINE EQUIPMENT	0.00	0.00	0.00	0.00
	Acct: K001				
	DENNIS LUMBER	0.00	0.00	0.00	0.00
	Acct:				
	FAYCO RENTALS	0.00	0.00	0.00	0.00
	Acct:				
	FAYETTE RENTAL SOLUTIONS LLC	8,534.30	8,534.30	0.00	8,534.30
	Acct: 4981				
	FIRST NIAGARA BANK	10,421.77	10,421.77	0.00	10,421.77
	Acct: 1414				
	FIRST NIAGARA BANK	316.83	316.83	0.00	316.83
	Acct: 6546				
	GOLDEN EAGLE ASPHALT	0.00	0.00	0.00	0.00
	Acct: 2013				
	LEWANDOWSKI EQUIPMENT COMPANY	0.00	0.00	0.00	0.00
	Acct:				
	PNC BANK NA	2,962.14	2,962.14	0.00	2,962.14
	Acct: 2791				
	PNC BANK NA	2,736.92	2,736.92	0.00	2,736.92
	Acct: 0034				
	SPOTTO ACE HARDWARE	0.00	0.00	0.00	0.00
	Acct:				
	STEVE PATTERSON LLC	0.00	0.00	0.00	0.00
	Acct: 6401				
	PA DEPARTMENT OF REVENUE*	359.84	359.84	0.00	359.84
	Acct: 6457				
					<u>25,331.80</u>
TOTAL PAID TO CREDITORS					57,350.34
TOTAL					
CLAIMED	6,821.91				
PRIORITY	22,632.88				
SECURED	25,331.80				

Date: 10/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
 CHAPTER 13 TRUSTEE WD PA  
 600 GRANT STREET  
 SUITE 3250 US STEEL TWR  
 PITTSBURGH, PA 15219  
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6  
**IN THE UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

RONALD L. KELLER, JR.

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:14-20971 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Ronald L. Keller, Jr.  
 Debtor

Case No. 14-20971-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: skoz  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

db #+Ronald L. Keller, Jr., 3540 West Crawford Avenue, Dunbar, PA 15431-2205  
 r +Dennis Martin, Coldwell Banker Laurel Ridge Realty, 1307 Morrell Avenue,  
 Connellsville, PA 15425-3853  
 13812275 Bernstein-Burkley, PC, 707 Grant Street--Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1900  
 13812276 +Best Line Equipment, 140 Hawbaker Industrial Drive, State College, PA 16803-2303  
 13829669 +Dennis Lumber, 4888 National Pike, Markleysburg, PA 15459-1028  
 13812277 +Fayco Rentals, Inc., 495 Connellsville Street, Uniontown, PA 15401-2537  
 13812278 +Fayette Rental Solutions, LLC, Walter N. Grimes, 495 Connellsville Street,  
 Uniontown, PA 15401-2537  
 13812279 +First Federal S & L Assoc. Greene County, Main and Beeson, P.O. Box 1246,  
 Uniontown, PA 15401-1246  
 13812280 +First Niagara Bank, 4224 Ridge Lea Road, Buffalo, NY 14226-1081  
 13812283 GRS Services, Inc., 550 Rear Pittsburgh Road, Uniontown, PA 15401  
 13812282 +Golden Eagle Asphalt, 850 North Gallatin Avenue, Uniontown, PA 15401-2117  
 13829670 John and John, 96 East Main Street, Uniontown, PA 15401-3517  
 13812285 +Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680  
 13812286 +Lewandowski Equipment Co., Inc., 1 Wedding Lane, Mount Pleasant, PA 15666-9165  
 13829671 +PA Unemployment Compensation Fund, Department of Labor and Industry,  
 Office of UC Tax Services, 625 Cherry Street--Room 203, Reading, PA 19602-1152  
 13814647 +PNC BANK, PO BOX 94982, CLEVELAND, OHIO 44101-4982  
 13812288 +PNC Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
 13812290 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
 13812289 PNC Bank, Attn: Bankruptcy Department, P.O. Box 5570, Brecksville, OH 44101-0570  
 13812291 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
 13829672 +Southwest Regional Tax Bureau, One Centennial Way, Scottdale, PA 15683-1741  
 13812292 +Spotto Ace Hardware, 805 West Crawford Avenue, Connellsville, PA 15425-2593  
 13812293 +Steve Patterson, LLC, d/b/a Dunbar Stone, 300 Pechin Road, Dunbar, PA 15431-2009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

13812281 E-mail/Text: fnb.bk@fnfg.com Oct 28 2016 02:03:07 First Niagara Bank,  
 6950 South Transit Road, P.O. Box 514, Lockport, NY 14095-0514  
 13885288 +E-mail/Text: kborkley@bernsteinlaw.com Oct 28 2016 02:03:24 First Niagara Bank, N.A.,  
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1945  
 13812284 E-mail/Text: cio.bncmail@irs.gov Oct 28 2016 02:01:10 Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 13812287 E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 28 2016 02:01:47 PA Department of Revenue,  
 Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946  
 13814398 E-mail/Text: RVSVBICNOTICE1@state.pa.us Oct 28 2016 02:01:47  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946  
 13817738 E-mail/Text: bnc-quantum@quantum3group.com Oct 28 2016 02:01:29  
 Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788,  
 Kirkland, WA 98083-0788

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr First Federal Savings & Loan Association of Greene  
 cr First Niagara Bank, N.A.  
 cr PNC Mortgage, a division of PNC Bank, NA as servicer

TOTALS: 3, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: skoz  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Oct 27, 2016

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor PNC Mortgage, a division of PNC Bank, NA as servicer  
for Freddie Mac agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Anne N. John on behalf of Creditor First Federal Savings & Loan Association of Greene County  
johnandjohn96@atlanticbb.net  
Daniel R. White on behalf of Debtor Ronald L. Keller, Jr. dwhite@zeblaw.com, gianna@zeblaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor First Niagara Bank, N.A. pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6